

<b>FORM B1</b>		<b>United States Bankruptcy Court</b>	<b>Voluntary Petition</b>
<b>Northern District of Illinois, Eastern Division</b>			
Name of Debtor (if individual, enter Last, First, Middle): Zouras, James M.	Name of Joint Debtor (Spouse) (Last, First, Middle): Zouras, Dr. Wendy K.		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): None		
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 2482	Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 3438		
Street Address of Debtor (No. & Street, City, State & Zip Code): 1640 Overland Trl. Deerfield, IL 60015	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1640 Overland Trl. Deerfield, IL 60015		
County of Residence or of the Principal Place of Business: Lake	County of Residence or of the Principal Place of Business: Lake		
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (if different from street address above):		Attorney: David P. Leibowitz, 1612271 Leibowitz Law Center 420 W. Clayton Street Waukegan, IL 60085 ph: 847 249 9100	

**Information Regarding the Debtor (Check the Applicable Boxes)**

**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

**Type of Debtor** (Check all boxes that apply)

- |   |   |
|---|---|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad         |
| <input type="checkbox"/> Corporation              | <input type="checkbox"/> Stockbroker      |
| <input type="checkbox"/> Partnership              | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____              | <input type="checkbox"/> Clearing Bank    |

**Chapter or Section of Bankruptcy Code Under Which  
the Petition is Filed** (Check one box)

- |   |                                     |                                     |
|---|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9            | <input type="checkbox"/> Chapter 12 |                                     |
| <input type="checkbox"/>                      |                                     |                                     |

**Nature of Debts** (Check one box)

- ☒ Consumer/Non-Business ☐ Business

**Chapter 11 Small Business** (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

**Filing Fee** (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)  
Must attach signed application for the court's consideration  
certifying that the debtor is unable to pay fee except in installments.  
Rule 1006(b). See Official Form No. 3.

**Statistical/Administrative Information** (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		<b>Document</b> Name of Debtor(s): James M Zouras & Dr. Wendy K Zouras	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet) Location Where Filed: NONE		Case Number: _____ Date Filed: _____	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet) Name of Debtor: NONE		Case Number: _____ Date Filed: _____	
District: _____		Relationship: _____ Judge: _____	

  

<p style="text-align: center;"><b>Signatures</b></p> <p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.                  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.                  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ James M Zouras</u>                  _____                  Signature of Debtor</p> <p>X <u>/s/ Dr. Wendy K Zouras</u>                  _____                  Signature of Joint Debtor</p> <p>_____                  Telephone Number (If not represented by attorney)  <u>October 14, 2005</u>                  _____                  Date</p> <p style="text-align: center;"><b>Signature of Attorney</b></p> <p>X <u>/s/ David P. Leibowitz</u>                  _____                  Signature of Attorney for Debtor(s)  <u>DAVID P. LEIBOWITZ 1612271</u>                  _____                  Printed Name of Attorney for Debtor(s)  <u>Leibowitz Law Center</u>                  _____                  Firm Name  <u>420 W. Clayton Street</u>                  _____                  Address  <u>Waukegan, IL 60085</u>                  _____  <u>847 249 9100</u>                  _____                  Telephone Number  <u>October 14, 2005</u>                  _____                  Date</p> <p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.                  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____                  _____                  Signature of Authorized Individual</p> <p>_____                  _____                  Printed Name of Authorized Individual</p> <p>_____                  _____                  Title of Authorized Individual</p> <p>_____                  _____                  Date</p>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p style="text-align: center;"><b>Exhibit B</b></p> <p>((To be completed if debtor is an individual whose debts are primarily consumer debts))</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X <u>/s/ David P. Leibowitz</u> <u>October 14, 2005</u>                  _____                  Signature of Attorney for Debtor(s) Date</p> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p> <p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____                  Printed Name of Bankruptcy Petition Preparer</p> <p>_____                  Social Security Number (Required by 11 U.S.C. § 110(c).)</p> <p>_____                  Address</p> <p>_____                  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____                  _____                  Signature of Bankruptcy Petition Preparer</p> <p>_____                  _____                  Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</p>
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# United States Bankruptcy Court

Northern District of Illinois, Eastern Division

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 500,000.00		
B - Personal Property	YES	4	\$ 208,513.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 581,388.49	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 45,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	13		\$ 441,248.42	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,733.14
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 7,621.00
Total Number of Sheets in ALL Schedules ▶		26			
Total Assets ▶			708,513.00		
Total Liabilities ▶				1,067,636.91	

FORM B6A  
(6/90)

In re James M Zouras &amp; Wendy K Zouras

Debtor

Case No. \_\_\_\_\_  
(if known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residential Home 1640 OVERLAND TRL. DEERFIELD IL	Tenancy by the Entirety	J	500,000.00	456,000.00
Total ▶			500,000.00	

(Report also on Summary of Schedules)

FORM B6B  
(10/89)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking LASALLE BANK	J	1,000.00
		CHECKING E-TRADE	J	500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE, TV, STEREO, BOOKS	J	1.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			

FORM B6B  
(10/89)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NOTE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT-OWNERSHIP, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		GLASS ONION CAFE - Cafe 64 Inc. 50 % interest with D. Samartzis company holds note for \$210,000 and has obligations approaching \$200,000	H	0.00
		Stock - Rhapsody Cafe, Inc. Corporation sold assets to third party and holds note for \$200,000 plus interest	H	200,000.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			

FORM B6B  
(10/89)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NOTE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND OR WIFE - JOINT OR SEPARATE PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Voltzwagon HOME	J	12.00
		2002 MITSUBUSI HOME	J	7,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

FORM B6B  
(10/89)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	MARITAL STATUS	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND OR WIFE JOINTLY OWNED	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Other personal property of any kind not already listed.	X			
<div style="display: flex; justify-content: space-between; align-items: flex-end;"> <span>0 continuation sheets attached</span> <span>Total ▶ \$ 208,513.00</span> </div>				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)



FORM B6C  
(6/90)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☐ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
No exemptions claimed.			

Form B6D  
(12/03)In re James M Zouras & Wendy K Zouras,

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1501	J	Incurred: 05-13-2003				456,000.00	455,999.00
Countrywide Home Loans Customer Service SVB-314 P. O. Box 5170 Simi Valley, CA 93063-5170		Lien: 1st Mortgage Security: House					
		VALUE \$ 1.00					
ACCOUNT NO. 9164	H	Incurred: 05-15-03				125,388.49	81,388.49 This amount based upon existence of Superior Liens
FIRST MIDWEST BANK 300 PARK BOULEVARD SUITE 400 ITASCA, IL 60143		Lien: 2nd Mortgage Security: house					
		VALUE \$ 500,000.00					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					

0 continuation sheets attached

Subtotal	\$ 581,388.49
(Total of this page)	
Total	\$ 581,388.49
(Use only on last page)	

(Report total also on Summary of Schedules)

In re James M Zouras & Wendy K Zouras,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Form B6E - Cont.  
(04/04)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

### TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.  IDES IDES 33 S. State Street Chicago, IL 60603	H	Consideration: unemployment taxes				25,000.00	25,000.00
ACCOUNT NO.  Illinois Department of Revenue Springfield, IL 62794		Consideration: sales tax Sales Tax				20,000.00	20,000.00
ACCOUNT NO.  Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604						Notice Only	Notice Only
ACCOUNT NO.  							
ACCOUNT NO.  							

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors  
Holding Priority Claims

Subtotal ➤ (Total of this page)	\$ 45,000.00
Total ➤ (Use only on last page of the completed Schedule E.)	\$ 45,000.00

(Report total also on Summary of Schedules)

Form B6F (12/03)

In re James M Zouras & Wendy K Zouras,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2000 ABX PO Box 983 Brookfield, WI 53008-0983	H	Consideration: Credit cards				22,753.37
ACCOUNT NO. 5469 ADT SECURITY SERVICE P.O. BOX 650485 DALLAS, TX 75265-0485	H	Consideration: Other				204.09
ACCOUNT NO. 5469 ADT SECURITY SERVICE P.O. BOX 650485 DALLAS, TX 75265-0485	H					204.09
ACCOUNT NO. 8119 American Linen Coston & Rademacher 407 S. Dearborn # 600 Chicago, IL 60605	H	Consideration: Law suit				5,336.35

12 continuation sheets attached

Subtotal ➤ (Total of this page)	\$ 28,497.90
Total ➤ (Use only on last page)	\$

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
Steve Amers 1120 Oakhurst Riverwoods, IL 60015	H	Consideration: stock sale agreement Was co-owner Rhapsody Cafe, Deerfield sold stock to Debtor- Debtor owes for stock.				90,000.00
ACCOUNT NO. 4364						
Anderson Crenshaw & Associates 6116 N Central Expressway #1090 DALLAS, TX 75206-5157	H					365.89
ACCOUNT NO. 1040						
ANDERSON PEST CONTROL 65 CENTURY DR. WEELING, IL 60090	H	Consideration: Other				133.05
ACCOUNT NO. 6527						
AV Call Center P.O. Box 1025 Thousand Oaks, CA 91358	H					1,340.89
ACCOUNT NO. 1648						
AXIS PUBLISHING CO POBOX 308 JANESVILLE, WI 53547-0108	H					86.24

Sheet no. 1 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 91,926.07  
(Total of this page)  
Total > \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5989 BANK OF AMERICA PO BOX 1758 NEWARK, NJ 07101	H	Consideration: Credit cards				6,247.78
ACCOUNT NO. 4576 BANK OF AMERICA PO BOX 5270 CAROL STREAM, IL 60197	H	Consideration: Credit cards				7,326.06
ACCOUNT NO. Bank One OH1-1210 P.O. Box 711210 COLUMBUS, OH 43218	H	Consideration: Other				2,697.01
ACCOUNT NO. BUSINESS FINANCIAL SERVICES 11780 W. SAMPLE RD.#101 CORAL SPRINGS, FL 33065	H	Consideration: Other				13,609.57
ACCOUNT NO. 6742 CAPITAL ONE 1957 westmoreland rd. RICHMAND, VA 23276-5617	H	Consideration: Credit cards				460.00

Sheet no. 2 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 30,340.42
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1272	H	Consideration: Credit cards				16,149.44
CAPITAL ONE PO BOX 26094 RICHMAND, VA 23260-0001						
ACCOUNT NO. 9426	H	Consideration: Credit cards				4,500.00
CHASE BANK CARD PO BOX 52188 PHOENIX, AZ 85072-2188						
ACCOUNT NO. 2387	H	Incurred: 6-15-05 Consideration: Other				445.00
Chicago Backflow Inc. 12607 S. Laramie Av. Alspsin, IL 60803						
ACCOUNT NO. 3032	H	Consideration: Credit cards				5,635.01
CITIBANK-SECONDS PO BOX 41417 DEPT.99 PHILADELPHIA, PA 19101						
ACCOUNT NO. 2363	H	Consideration: Credit cards				13,563.00
Citibusiness Platinum Select Card P.O. Box 45205 JANESVILLE, FL 32232-5205						

Sheet no. 3 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 40,292.45
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)



Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0318 Clipper Magazine PO BOX 610 Mountville, PA 17554	H	Consideration: Other				1,100.00
ACCOUNT NO. 2229 Clipper Magazine PO BOX 610 Mountville, PA 17554	H	Consideration: Other				1,500.00
ACCOUNT NO. 7168 Clipper Magazine PO BOX 610 Mountville, PA 17554	H	Consideration: Other				3,025.00
ACCOUNT NO. 0064 CREDID CLEARING HOUSE INC, 200 BUSSINESS PARK DR. ARMONK, NY 10504-1712	H	Consideration: Other				1,339.93
ACCOUNT NO. 0904 D&B RMS 4836 BRECKSVILLE RD. POBOX 523 RICHFIELD, OH 44286	H	Consideration: Other				266.12

Sheet no. 4 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 7,231.05  
(Total of this page)  
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7049 David J. Axelrod & Assoc. 1448 Old Skokie Rd. Highland Park, IL 60035	H	Consideration: Law suit				3,041.08
ACCOUNT NO. 9959 Discount Paper Prod. Inc. P.O. Box 268 54750 Grand River Av. New Hudson, MN 48165	H	Consideration: Other				106.95
ACCOUNT NO. 4295 DISCOVER CARD PO BOX 30395 SALT LK. CITY, UT 84130	H	Consideration: Credit cards				13,082.30
ACCOUNT NO. 2673 Ecolab Inc P.O. Box 70343 Chicago, IL 60673-0343	H	Incurred: 6-20-05 Consideration: Other				908.51
ACCOUNT NO. 0016 Federated Fin. Corp.of America P.O. Box 2034 Farmington Hills, MI 48333-2034	H	Consideration: Credit cards				14,765.73

Sheet no. 5 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 31,904.57
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Other				
Goldberg Mechales Charneske & Schif. 2101 Waukegan Rd.Suite 210 Bannockburn, IL 60015-1836	H					2,925.00
ACCOUNT NO.		Consideration: Other				
Gross & Boyle 201 East Ogden Av. Suite 116 Hinsdale, IL 60521	H					840.00
ACCOUNT NO. 7285		Consideration: Other				
H.S.I. 9977 NORTH 90TH SREET SCOTTSDALE, AZ 85258	H					1,480.56
ACCOUNT NO. 0804		Consideration: Credit cards				
Home Depot Credit Services Processing Center Des Moines, IA 50364-0500	H					1,783.12
ACCOUNT NO. uras						
Hospitality Technology LLC 2400 E. Main St. # 103 St.Charles, IL 60174	H					438.13

Sheet no. 6 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 7,466.81  
(Total of this page)  
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1005 James A Atty 3100 S Gessner Rd Houston, TX 77063-3760	H	Consideration: Credit cards Collecting for American Exp.				1,917.08
ACCOUNT NO. -065 MADISON MORGAN&REED 145 W. AURORA RD. POBOX 735 NORTHFIELD, OH 44067	H	Consideration: Other				730.00
ACCOUNT NO. MARCUS PROMOTHIONS INC 5901 N.CICERO ST. STE.306 CHICAGO, IL 60646	H	Consideration: Other				500.00
ACCOUNT NO. 3378 MBNA AMERICA PO BOX 15137 WILMINGTON, DE 19886-5137	H	Consideration: Credit cards				11,023.80
ACCOUNT NO. 9261 McCARTHY BURGERS &WOLF 26000 CANNON ROAD CLEVELAND, OH 44146	H	Consideration: Other				2,505.19

Sheet no. 7 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 16,676.07
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3133 McCARTHY BURGERS & WOLF THE MB&W BUILDING 26000 CANNON RD. CLEVELAND, OH 44146	H	Consideration: Other				2,273.00
ACCOUNT NO. MT FOODSERVICE 400 N NOBLE chicago, IL 60622	H	Consideration: Other				594.52
ACCOUNT NO. 5331 Nationwide Credit Inc. 11 East 36 St. 10th Floor New York, NY 10016	H	Consideration: Other				310.16
ACCOUNT NO. 1008 Nationwide Credit Inc. 2015 Vaughn Rd. Ste 300 Kennesaw, GA 30144-7802	H	Consideration: Credit cards				7,049.88
ACCOUNT NO. 1001 Nationwide Credit Inc. 4740 N State Road 7 Ste 108 Lauderdale Lakes, FL 33319-5839	H	Consideration: Credit cards				522.21

Sheet no. 8 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 10,749.77
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1305 Neighborhood Network 1258 Allanson Rd. Mundelein, IL 60060	H					620.00
ACCOUNT NO. 1305 Neighborhood Network 1258 Allanson Rd. Mundelein, IL 60060	H	Consideration: Other				620.00
ACCOUNT NO. 928 Northern Trust Co. John S Pucin 1419 Lake Cook Rd. S-6 480 DEERFIELD, IL 60015	H	Consideration: Law suit				7,200.00
ACCOUNT NO. 0461 Peoples Energy/North Shore Gas 3001 Grand Av. Waukegan, IL 60085	H	Consideration: Other				1,900.00
ACCOUNT NO. 8360 Professional Fee Finance Assoc. P.O. Box 820109 PHILADELPHIA, PA 19182-0109	H	Consideration: Other				1,166.00

Sheet no. 9 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 11,506.00  
(Total of this page)  
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1740 Riffner Barber Rowden & Scott LLC 1834 Walden Office Square # 500 Schaumburg, IL 60173	H	Consideration: Law suit				54,682.10
ACCOUNT NO. Dianne Samartzis c/o William Bazianos 750 Lake Cook Road Buffalo Grove, IL 60085	H	Incurred: 2004 and prior Consideration: former "partner"	X			80,000.00
ACCOUNT NO. 1357 SBC Bill Payment Center Saginaw, WI 48663		Incurred: 205 Telephone Bill				192.07
ACCOUNT NO. 3175 Sears P.O. Box 818007 Cleveland, OH 44181-8007	H	Incurred: October 2005 Consideration: Credit card debt				7,970.55
ACCOUNT NO. 3175 SEARS GOLD GARD PO BOX 182156 COLUMBUS, OH 43218-2156	H	Consideration: Credit cards				7,800.29

Sheet no. 10 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 150,645.01
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7584	H	Consideration: Law suit				2,554.75
Sorman & Frankel Ltd. David J. Frankel 203 North LaSalle St. # 2350 Chicago, IL 60601						
ACCOUNT NO. 8220	H					1,793.63
SUPREME LUBSTER 220 EAST NORTH AV. VILLA PARK, IL 60181-1221						
ACCOUNT NO.	H	Consideration: Other				3,900.00
SVET INTERNATHIONAL PUBLISHING CO. 747 LAKE COOK ROAD SUITE 106W DEERFIELD, IL 60015						
ACCOUNT NO. 7528	H					1,142.92
Talk America 6305 Rte 202 New Hope, PA 18938						
ACCOUNT NO. 1507	H	Consideration: Other				620.00
TRANSWORLD SYSTEMS INC. 25 NORTHWEST POINT BLVD.#750 ELK GROVE VLG, IL 60007						

Sheet no. 11 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 10,011.30  
(Total of this page)  
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)



Form B6F - Cont.  
(12/03)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2482 Venture Business Brokers Ltd 116 Lively Blvd Elk Grove, IL 60007		Incurred: 04/2005 Broker's Commision				2,000.00
ACCOUNT NO. 4637 Zepole Supply Co 506 E North Frontage Rd Bolingbrook, IL 60440		Incurred: 04/26/05				2,001.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 12 of 12 continuation sheets attached to Schedule of Creditors  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶ (Total of this page)	\$ 4,001.00
Total ▶	\$ 441,248.42

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

FORM B6G  
(10/89)

James M Zouras & Wendy K Zouras

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

FORM B6H  
(6/90)

James M Zouras & Wendy K Zouras

In re

Debtor

Case No.

(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B61  
12/03

In re James M Zouras & Wendy K Zouras  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP daughter daughter	AGE 16 14
Employment: DEBTOR Occupation none		SPOUSE PHYSICIAN
Name of Employer ,		MEDICAL COLLEGE OF WISCONSIN
How long employed 0 yrs, 0 mos		2. yrs, 4 mos
Address of Employer		9200 W, WISCONSIN AV.
		MILWAUKEE, WI 53226

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 0.00	\$ 4,145.83
Estimated monthly overtime	\$ 0.00	\$ 0.00
<b>SUBTOTAL</b>	<b>\$ 0.00</b>	<b>\$ 4,145.83</b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ 0.00	\$ 300.69
b. Insurance	\$ 0.00	\$ 112.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify: (S)S.S. 250.08 )	\$ 0.00	\$ 0.00
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 0.00</b>	<b>\$ 412.69</b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 0.00</b>	<b>\$ 3,733.14</b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance (Specify)	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income (Specify)	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
<b>TOTAL MONTHLY INCOME</b>	<b>\$ 0.00</b>	<b>\$ 3,733.14</b>
<b>TOTAL COMBINED MONTHLY INCOME</b> \$ 3,733.14	(Report also on Summary of Schedules)	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J  
(6/90)

In re James M Zouras & Wendy K Zouras, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>3,362.00</u>
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	<u>150.00</u>
Water and sewer	\$	<u>100.00</u>
Telephone	\$	<u>50.00</u>
Other _____	\$	<u>0.00</u>
Home maintenance (Repairs and upkeep)	\$	<u>200.00</u>
Food	\$	<u>600.00</u>
Clothing	\$	<u>200.00</u>
Laundry and dry cleaning	\$	<u>100.00</u>
Medical and dental expenses	\$	<u>100.00</u>
Transportation (not including car payments)	\$	<u>350.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>250.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>100.00</u>
Life	\$	<u>135.00</u>
Health	\$	<u>112.00</u>
Auto	\$	<u>100.00</u>
Other <u>DISABILITY 40.00</u>	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>665.00</u>
Other <u>1305.00 STUDENT LOANS</u>	\$	<u>0.00</u>
Other <u>795.00 RENTAL APARTMENT</u>	\$	<u>126.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>921.00</u>
Other _____	\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 7,621.00

### (FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>N.A.</u>
B. Total projected monthly expenses	\$	<u>N.A.</u>
C. Excess income (A minus B)	\$	<u>N.A.</u>
D. Total amount to be paid into plan each _____ (interval)	\$	<u>N.A.</u>

Official Form 6-Cont.  
(12/03)

In re James M Zouras & Wendy K Zouras,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27  
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date October 14, 2005 Signature /s/ James M Zouras  
Debtor

Date October 14, 2005 Signature /s/ Dr. Wendy K Zouras  
(Joint Debtor, if any)

[If joint case, both spouses must sign]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security No.  
(Required by 11 U.S.C. § 110(c).)

\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Form 7  
(12/03)

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

In Re James M Zouras & Wendy K Zouras  
(Name)  
Debtor

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2005(db) 0.00

2004(db) 2000.00 RHAPSODY CAFE

2003(db) 19200.00 GLASS ONION CAFE

2005(jdb) 46,000 M.C.W.AFFILIATED HOSPITALS KINDRED  
HEALTH CARE OPERATION

AMOUNT	SOURCE (if more than one)
2004(jdb) 78556.00	SAME AS ABOVE
2003(jdb) 46426.00	M.C.W-KINDRED-ST,FRANCIS HOSPITAL

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2005(db) 0.00	
2004(db) 0.00	
2005(jdb) 0.00	
2004(jdb) 0.00	

**3. Payments to Creditors**

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Northern Trust v Zouras 05 AR 928	Collection	CCCC Chicago First Municipal	Judgment 7718.97
Sysco Food Services, Chicago, Inc v. Cafe 64, Inc. and Zouris	Collection	CCCC Chicago 1st Municipal	pending



None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	---	--------------------------------------

**6. Assignments and Receiverships**

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------------	--------------------	---

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------------	--	------------------	--------------------------------------

**7. Gifts**

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	-----------------------------------	-----------------	----------------------------------

**8. Losses**

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
David P. Leibowitz Leibowitz Law Center 420 W. Clayton Street Waukegan, IL 60085		

**10. Other transfers**

None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	--

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------------	--	--

**12. Safe deposit boxes**

None  
☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
--	---	-------------------------	---------------------------------------

**13. Setoffs**

None  
☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  
☒

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

None  
☒

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

**16. Spouses and Former Spouses**

None  
☒

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Sites**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	--	-------------------	----------------------

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
RHAPSODY CAFE INC	20-0338143 IBT#5505-4005	833=C DEERFIELD RD. DEERFIELD, IL 60015	RESTAURANT	2004-2005
GLASS ONIONCAFE INC	36-4390283 IBT# 3158-3997	64 GREENBAY RD. WINNETKA, IL 60093	RESTAURANT	2004-2005

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME

ADDRESS

**[Questions 19 - 25 are not applicable to this case]**

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 14, 2005	Signature of Debtor	/s/ James M Zouras JAMES M ZOURAS
Date	October 14, 2005	Signature of Joint Debtor	/s/ Dr. Wendy K Zouras DR. WENDY K ZOURAS

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

0 continuation sheets attached

**Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571**

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois, Eastern Division

In re James M Zouras & Wendy K Zouras,  
Debtor

Case No. \_\_\_\_\_  
Chapter Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. We have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. We intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

**Description of Property**  
NONE

**Creditor's name**

*b. Property to Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Residential Home	Countrywide Home Loans			✓

Date: October 14, 2005

/s/ James M Zouras

Signature of Debtor

JAMES M ZOURAS

Date: October 14, 2005

/s/ Dr. Wendy K Zouras

Signature of Joint Debtor

DR. WENDY K ZOURAS

**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### **Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### **Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

October 14, 2005  
Date

/s/ James M Zouras /s/ Dr. Wendy K Zouras  
Signature of Debtors

Case Number

WHITE-DEBTOR COPY

PINK-COURT COPY

ABX  
PO Box 983  
Brookfield, WI 53008-0983

ADT SECURITY SERVICE  
P.O. BOX 650485  
DALLAS, TX 75265-0485

ADT SECURITY SERVICE  
P.O. BOX 650485  
DALLAS, TX 75265-0485

American Linen  
Coston & Rademacher  
407 S. Dearborn # 600  
Chicago, IL 60605

Steve Amers  
1120 Oakhurst  
Riverwoods, IL 60015

Anderson Crenshaw & Associates  
6116 N Central Expressway #1090  
DALLAS, TX 75206-5157

ANDERSON PEST CONTROL  
65 CENTURY DR.  
WEELING, IL 60090

AV Call Center  
P.O. Box 1025  
Thousand Oaks, CA 91358

AXIS PUBLISHING CO  
POBOX 308  
JANESVILLE, WI 53547-0108

BANK OF AMERICA  
PO BOX 1758  
NEWARK, NJ 07101



BANK OF AMERICA  
PO BOX 5270  
CAROL STREAM, IL 60197

Bank One OH1-1210  
P.O. Box 711210  
COLUMBUS, OH 43218

BUSINESS FINANCIAL SERVICES  
11780 W. SAMPLE RD.#101  
CORAL SPRINGS, FL 33065

CAPITAL ONE  
1957 westmoreland rd.  
RICHMAND, VA 23276-5617

CAPITAL ONE  
PO BOX 26094  
RICHMAND, VA 23260-0001

CHASE BANK CARD  
PO BOX 52188  
PHOENIX, AZ 85072-2188

Chicago Backflow Inc.  
12607 S. Laramie Av.  
Alspin, IL 60803

CITIBANK-SECONDS  
PO BOX 41417 DEPT.99  
PHILADELPHIA, PA 19101

Citibusiness Platinum Select Card  
P.O. Box 45205  
JANESVILLE, FL 32232-5205

Clipper Magazine  
PO BOX 610  
Mountville, PA 17554

Clipper Magazine  
PO BOX 610  
Mountville, PA 17554

Clipper Magazine  
PO BOX 610  
Mountville, PA 17554

Countrywide Home Loans  
Customer Service SVB-314  
P. O. Box 5170  
Simi Valley, CA 93063-5170

CREDID CLEARING HOUSE INC,  
200 BUSSINESS PARK DR.  
ARMONK, NY 10504-1712

D&B RMS  
4836 BRECKSVILLE RD.  
POBOX 523 RICHFIELD, OH 44286

David J. Axelrod & Assoc.  
1448 Old Skokie Rd.  
Highland Park, IL 60035

Discount Paper Prod. Inc.  
P.O. Box 268  
54750 Grand River Av.  
New Hudson, MN 48165

DISCOVER CARD  
PO BOX 30395  
SALT LK. CITY, UT 84130

Ecolab Inc  
P.O. Box 70343  
Chicago, IL 60673-0343

Federated Fin. Corp.of America  
P.O. Box 2034  
Farmington Hills, MI 48333-2034

FIRST MIDWEST BANK  
300 PARK BOULEVARD SUITE 400  
ITASCA, IL 60143

Goldberg Mechaes Charneske & Schif.  
2101 Waukegan Rd.Suite 210  
Bannockburn, IL 60015-1836

Gross & Boyle  
201 East Ogden Av. Suite 116  
Hindsdale, IL 60521

H.S.I.  
9977 NORTH 90TH SREET  
SCOTTSDALE, AZ 85258

Home Depot Credit Services  
Processing Center  
Des Moines, IA 50364-0500

Hospitality Technology LLC  
2400 E. Main St. # 103  
St.Charles, IL 60174

IDES  
IDES  
33 S. State Street  
Chicago, IL 60603

Illinois Department of Revenue  
Springfield, IL 62794

Internal Revenue Service  
Mail Stop 5010 CHI  
230 S. Dearborn Street  
Chicago, IL 60604

James A Atty  
3100 S Gessner Rd  
Houston, TX 77063-3760

MADISON MORGAN&REED  
145 W. AURORA RD.  
POBOX 735 NORTHFIELD, OH 44067

MARCUS PROMOTHIONS INC  
5901 N.CICERO ST. STE.306  
CHICAGO, IL 60646

MBNA AMERICA  
PO BOX 15137  
WILMINGTON, DE 19886-5137

McCARTHY BURGERS &WOLF  
26000 CANNON ROAD  
CLEVELAND, OH 44146

McCARTHY BURGERS &WOLF  
THE MB&W BUILDING 26000CANNON RD.  
CLEVELAND, OH 44146

MT FOODSERVICE  
400 N NOBLE  
chicago, IL 60622

Nationwide Credit Inc.  
11 East 36 St. 10th Floor  
New York, NY 10016

Nationwide Credit Inc.  
2015 Vaughn Rd. Ste 300  
Kennesaw, GA 30144-7802

Nationwide Credit Inc.  
4740 N State Road 7 Ste 108  
Lauderdale Lakes, FL 33319-5839

Neighborhood Network  
1258 Allanson Rd.  
Mundelein, IL 60060

Neighborhood Network  
1258 Allanson Rd.  
Mundelein, IL 60060

Northern Trust Co.  
John S Pucin  
1419 Lake Cook Rd. S-6 480  
DEERFIELD, IL 60015

Peoples Energy/North Shore Gas  
3001 Grand Av.  
Waukegan, IL 60085

Professional Fee Finance Assoc.  
P.O. Box 820109  
PHILADELPHIA, PA 19182-0109

Riffner Barber Rowden & Scott LLC  
1834 Walden Office Square # 500  
Schaumburg, IL 60173

Dianne Samartzis  
c/o William Bazianos  
750 Lake Cook Road  
Buffalo Grove, IL 60085

SBC  
Bill Payment Center  
Saginaw, WI 48663

Sears  
P.O. Box 818007  
Cleveland, OH 44181-8007

SEARS GOLD GARD  
PO BOX 182156  
COLUMBUS, OH 43218-2156

Sorman & Frankel Ltd.  
David J. Frankel  
203 North LaSalle St. # 2350  
Chicago, IL 60601

SUPREME LUBSTER  
220 EAST NORTH AV.  
VILLA PARK, IL 60181-1221

SVET INTERNATHIONAL PUBLISHING CO.  
747 LAKE COOK ROAD SUITE 106W  
DEERFIELD, IL 60015

Talk America  
6305 Rte 202  
New Hope, PA 18938

TRANSWORLD SYSTEMS INC.  
25 NORTHWEST POINT BLVD.#750  
ELK GROVE VLG, IL 60007

Venture Business Brokers Ltd  
116 Lively Blvd  
Elk Grove, IL 60007

Zepole Supply Co  
506 E North Frontage Rd  
Bolingbrook, IL 60440

B203  
12/94

United States Bankruptcy Court  
Northern District of Illinois, Eastern Division

In re James M Zouras & Wendy K Zouras

Case No. \_\_\_\_\_

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 2,791.00

Prior to the filing of this statement I have received ..... \$ 2,791.00

Balance Due ..... \$ 0.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Representation includes lien avoidance and reaffirmation agreements as required.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Adversary proceedings

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

October 14, 2005

*Date*

/s/ David P. Leibowitz

*Signature of Attorney*

Leibowitz Law Center

*Name of law firm*